



Financial DNA[®] Core Life Motivations Profile

Financial Planning Risk Management Report for Chris Coddington

Providing key highlights of your natural "blind-spots" and steps to manage them.

Date of Completion: 01-October-2008

Financial DNA[®] Financial Planning Risk Management Report

Chris Coddington

01-October-2008

Introduction

Chris, the goal of this Financial Planning Risk Management Report is to provide insights into how by operating to your natural behavioral style there may be financial planning risks which will impact the quality of your financial decision-making and quality of life. This insight is invaluable information to helping you see more clearly the consequences of your actions which may otherwise go unchecked and be detrimental. It will also be a starting place for you to make modifications to better manage your performance and become more aware of the consequences of your decisions.

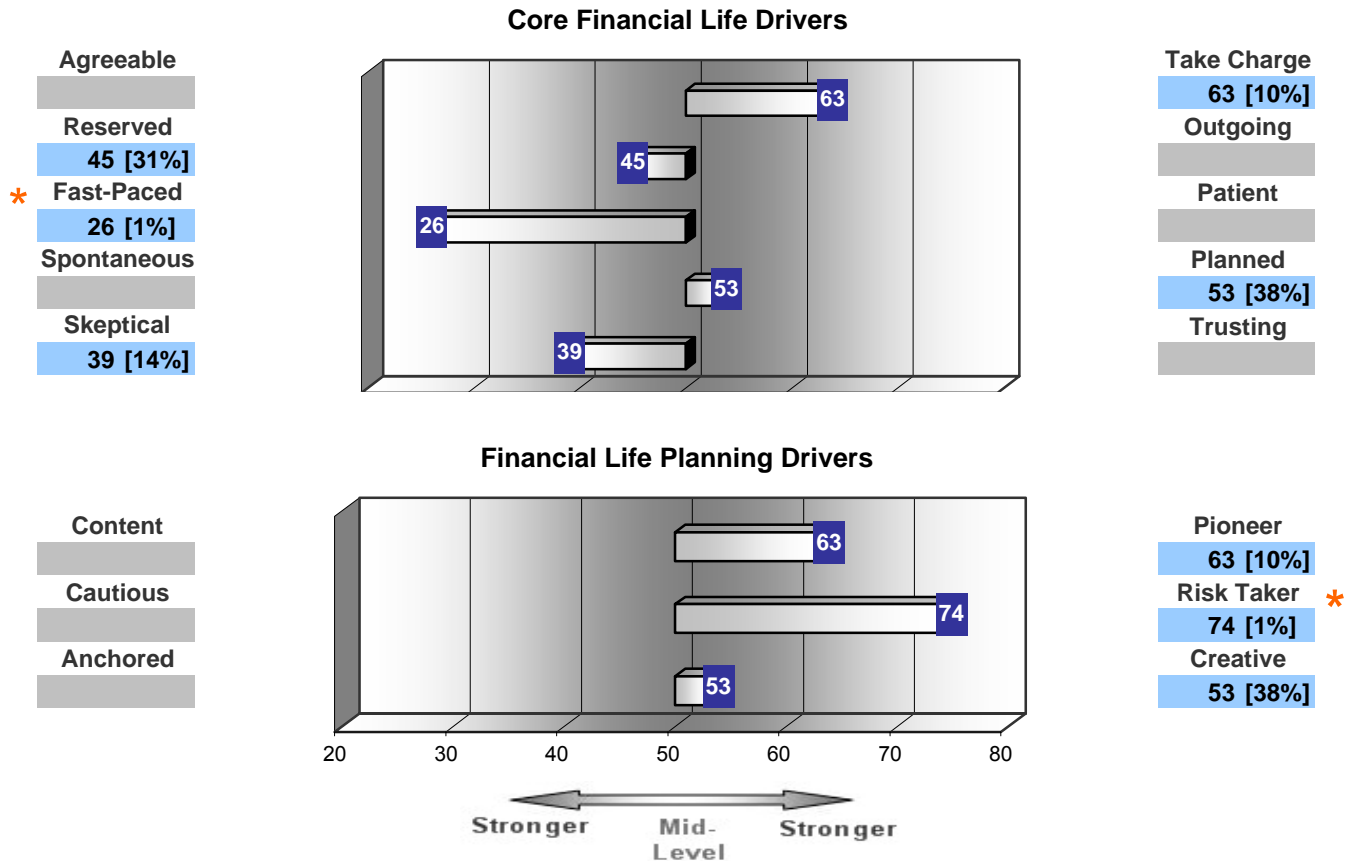
Your Core Life Profile - Strategist

We have prepared this report based on your Core Life Profile being the "Strategist" profile, one of our 10 unique profiles.

Strategists excel by blending their strong drive to reach goals with a desire for precision, accuracy, and quality. As a result, they are equipped to be strategic players in situations where achieving results is a priority. They have an ability to achieve ambitious goals and concentrate on matter-of-fact, practical issues. They also have a detached, impartial approach that enhances their ability to make difficult decisions.

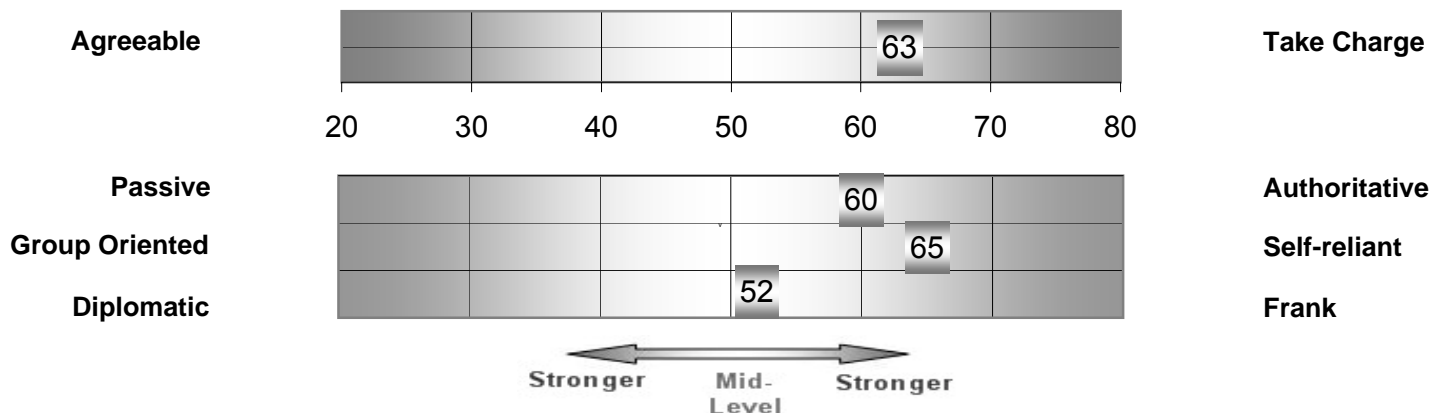
To the extent you have strong profile factors over 60 and under 40, there is a higher chance the financial planning risks in this report will be more consistently and intensively displayed when you are making life and financial decisions over a period of time. Your behavior in these areas will need more management. Based on your profile scores, your 2 strongest profile factors are:

- * **Fast-Paced** - Objective, results driven, rational
- * **Risk Taker** - Venturesome, takes chances, optimistic



Factor 1

Commanding



Agreeable Behavior

[Co-operative]

Withholds true opinions
 Too dependent on others
 Communication is not clear
 Too accepting
 Hesitant decision-maker

Risk Management Key:

Speak up more often

Take Charge Behavior

[Goal orientated]

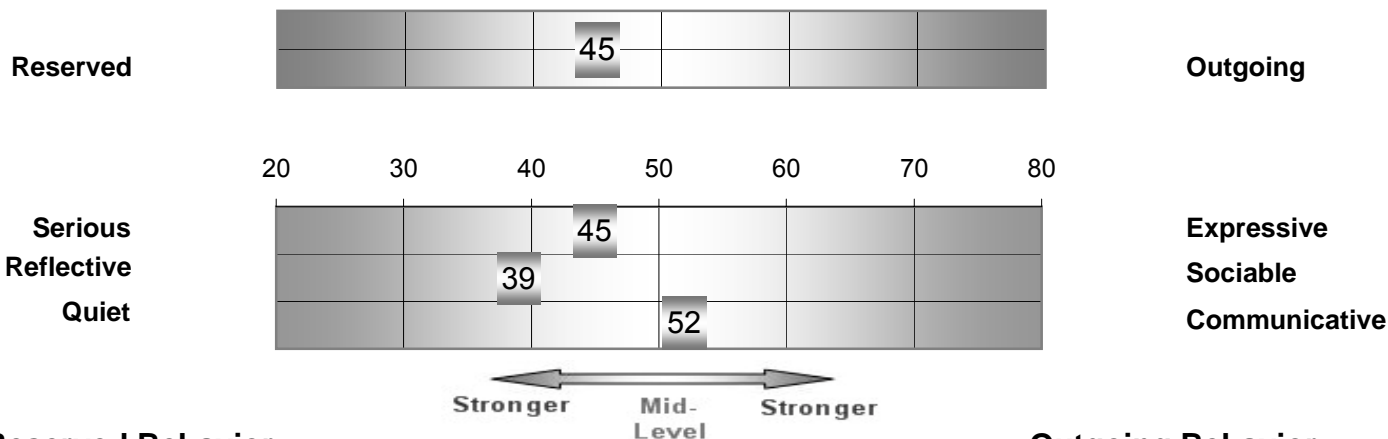
Lacks accountability
 Does not listen
 Does not consult others
 Rejects others opinions
 Sets unrealistic goals

Risk Management Key:

Manage your ego and pride

Factor 2

People



Reserved Behavior

[Focused]

Reservation about new ideas
 Too pessimistic
 May not share problems
 Not approachable
 Too private

Risk Management Key:

Do not over think issues

Outgoing Behavior

[People Connection]

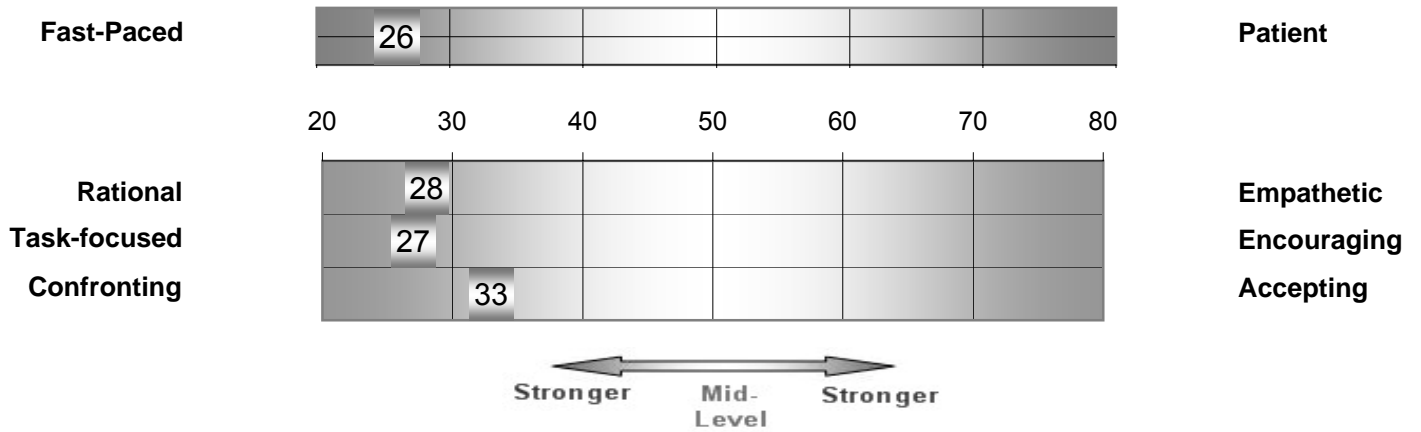
Emotional decision-maker
 Too optimistic
 Driven by image
 Over spends
 Too open with information

Risk Management Key:

Control your emotional impulses

Factor 3

Patience



Fast-Paced Behavior

[Results Focused]

Makes changes too fast
Short term results focus
Gets frustrated quickly
Very reactionary
Too critical and tough

Risk Management Key:

Do not over react to problems

Patient Behavior

[Stability]

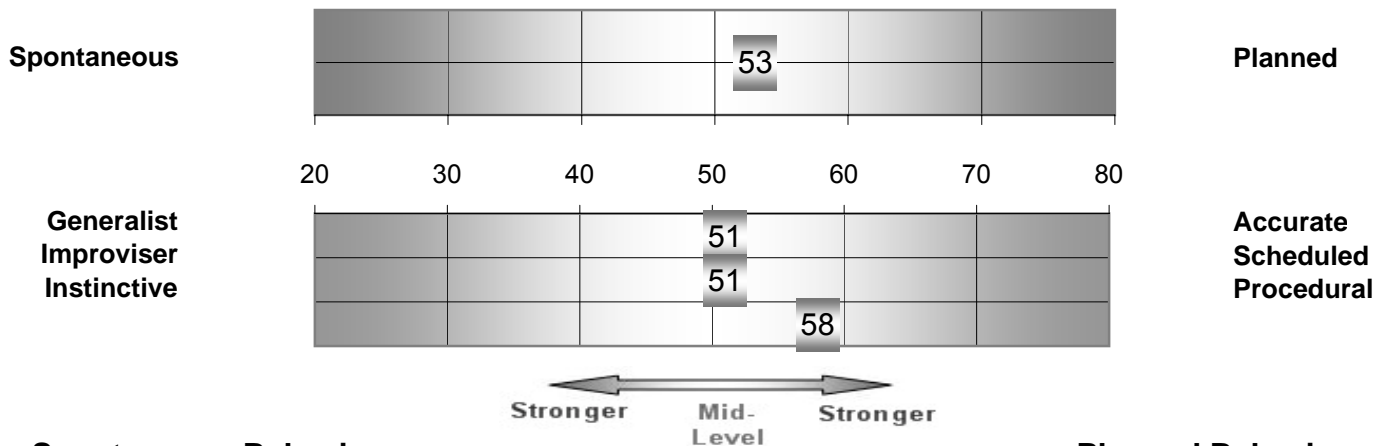
Preserves status quo
Procrastinates
Not objective
Compromises too much
Too trusting

Risk Management Key:

Deal with required changes

Factor 4

Structured



Spontaneous Behavior

[Not Prepared]

Overlooks details
Lacks focus
Under prepared
Ignores rules
Impulsive

Risk Management Key:

Do not be impulsive

Planned Behavior

[Orderly]

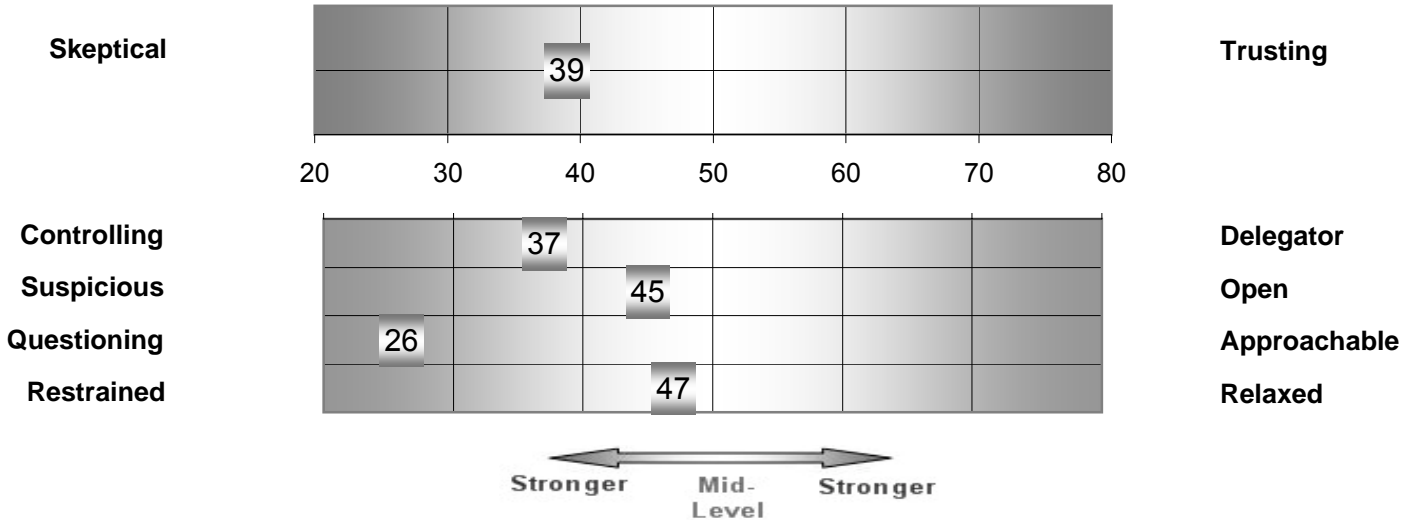
Inflexible
Over analyzes
Loses sight of the goal
Too slow
Resists change

Risk Management Key:

Be more flexible when needed

Factor 5

Natural Trust



Skeptical Behavior

[Doubting]

- Does not empower others
- Makes others uncomfortable
- Gets in the way of ideas
- Not transparent
- Manipulates Outcomes

Risk Management Key:

Involve Others

Trusting Behavior

[Believing]

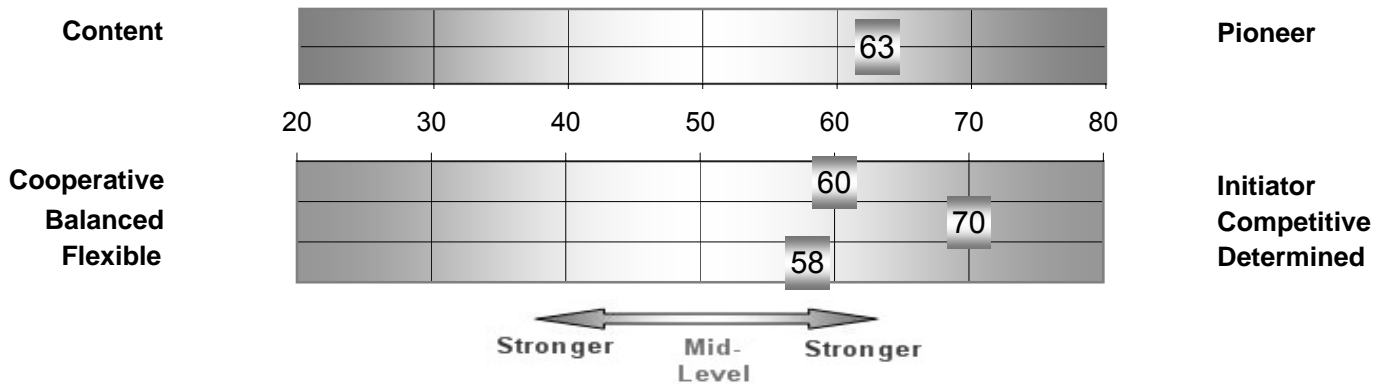
- Fails to inspect
- Accepts representations
- Easily taken advantage of
- Does not set boundaries
- Fails to enforce standards

Risk Management Key:

Set boundaries with others

Factor 6

Pioneering



Content Behavior

[Comfortable]

- Does not follow through
- Resists pushing change
- Does not react fast enough
- Too comfortable
- Fails to initiate action

Risk Management Key:

Be more progressive towards goals

Pioneer Behavior

[Trailblazing]

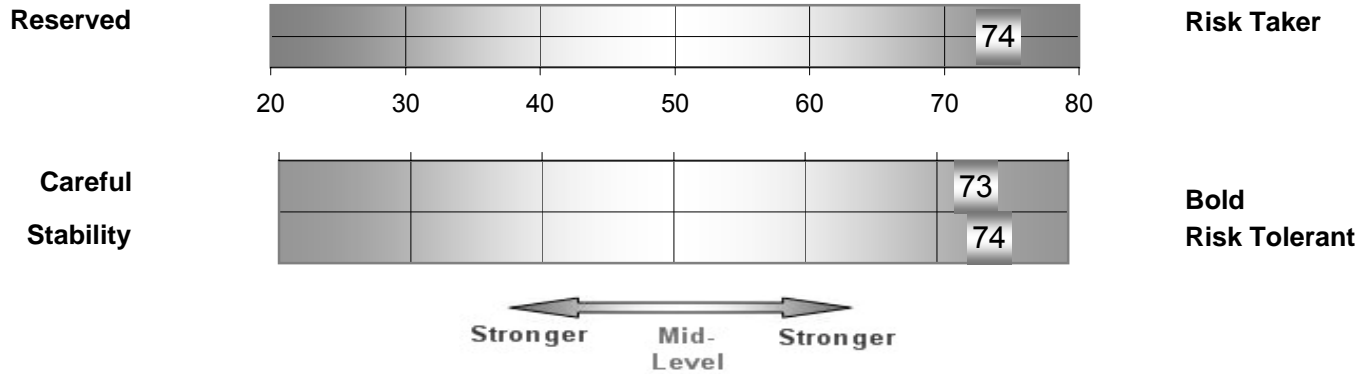
- Greedy and too driven
- Too aggressive
- Fails to recognize time needed
- Overly focused on success
- Chooses wrong trends

Risk Management Key:

Set more realistic goals

Factor 7

Risk



Cautious Behavior

[Safety]

Overly cautious
 Slow to take action
 Fearful of the unknown
 Avoids new challenges
 Misses new opportunities

Risk Management Key:

Take opportunities after analysis

Risk Taker Behavior

[Risk]

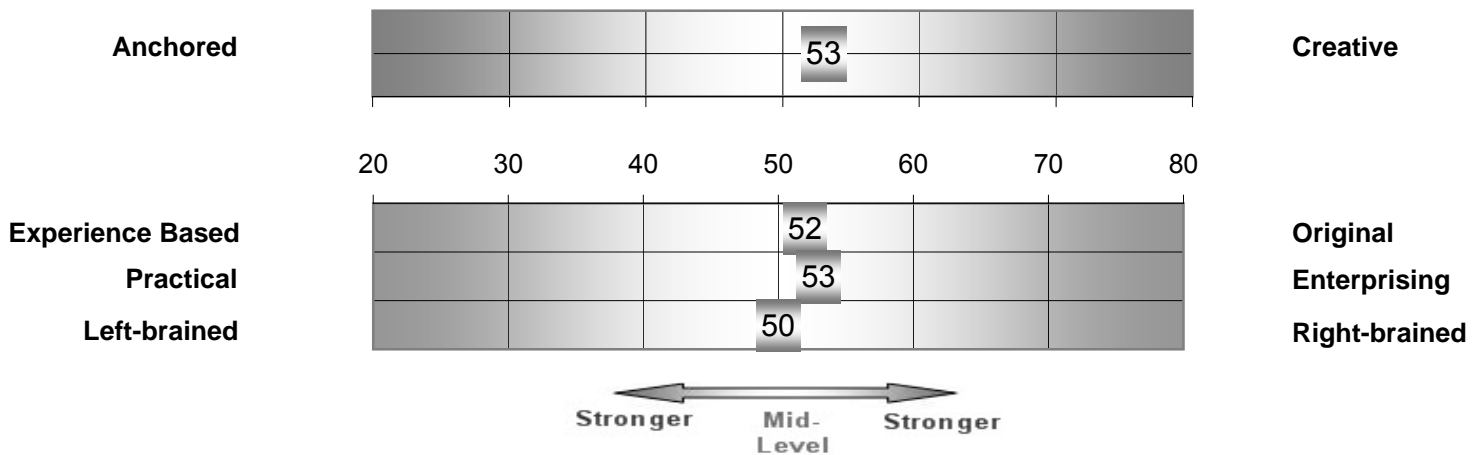
Does not see dangers
 Takes unacceptable risks
 Creates exposures
 Leaps before looking
 Cuts corners

Risk Management Key:

Minimize risks

Factor 8

Creativity



Anchored Behavior

[Practical]

Over reliant on proven methods
 Too fixed
 Does not see future
 Discounts new ideas
 Lacks initiative

Risk Management Key:

Experience new ideas

Creative Behavior

[Ideas]

Not practical
 Fails to implement ideas
 Makes many changes
 Fails to follow procedures
 Inconsistent execution

Risk Management Key:

Apply processes consistently

Disclaimer

The purpose of this instrument is educational. It is designed to help people identify their natural behavioral strengths. The Financial DNA Core Life Motivations Profile should not be used to identify, diagnose, or treat psychological, mental health, and/or medical problems. Additionally, if used to evaluate personnel, the user should seek adequate legal counsel to ensure compliance with applicable local, state, and federal employment laws. The user assumes sole responsibility for any actions or decisions that are made as a result of using his aid to self-discovery. By using the Financial DNA Core Life Motivations Profile you expressly waive and relinquish any and all claims of any nature against Financial DNA Resources, any affiliated companies, and/or their employees arising out of or in connection with the use of this survey.

Additional Reports

- If you would like to learn more about your financial decision-making behavior, please review your Financial Planning and Wealth Mentoring Reports.
- For more information, please email us at inquiries@financialdna.com.

Next Steps

1. Financial Directions Profile

This profile is stage 2 of the Financial DNA Discovery Process and uncovers your learned financial behavior and decision-making preferences, based on your upbringing, education and environment.

A key outcome of this stage of the process is the Financial DNA Behavior Analysis, which compares your natural behavior (i.e. from the Financial DNA Core Life Motivations profile) with your learned financial behavior, and this provides a more robust platform to establish your financial plan.

2. Quality Life Insights Profile

This profile is stage 3 of the Financial DNA Discovery Process and uncovers a number of your quality life drivers which in addition to your financial behaviors are foundational to your life purpose and setting your goals. The key areas uncovered are passion, vision, values, needs and wants and the environment in which you are in now and from which you have come.

3. Further Education

We have a number of education programs available for investors and financial advisors to enhance their understanding of what the profiles mean and how to use them on a daily basis. Please contact us at inquiries@financialdna.com for more information and access to these programs.